

FIGURE 4



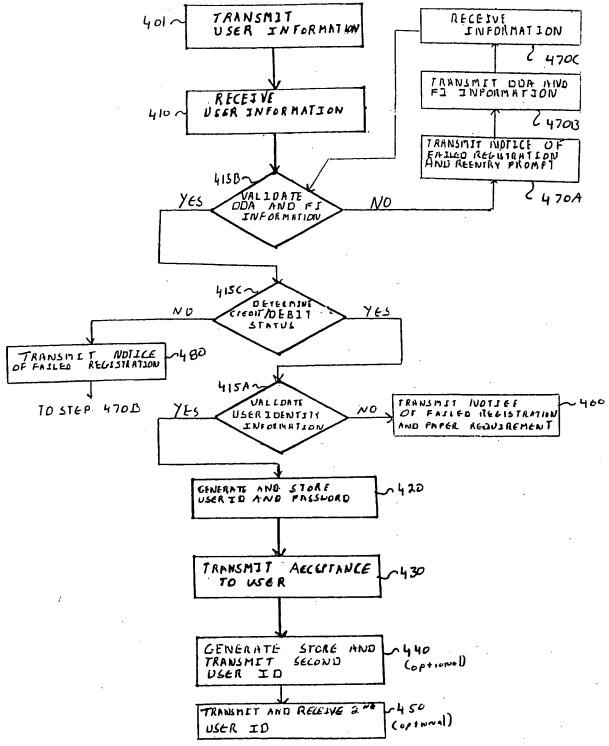


FIGURE 5



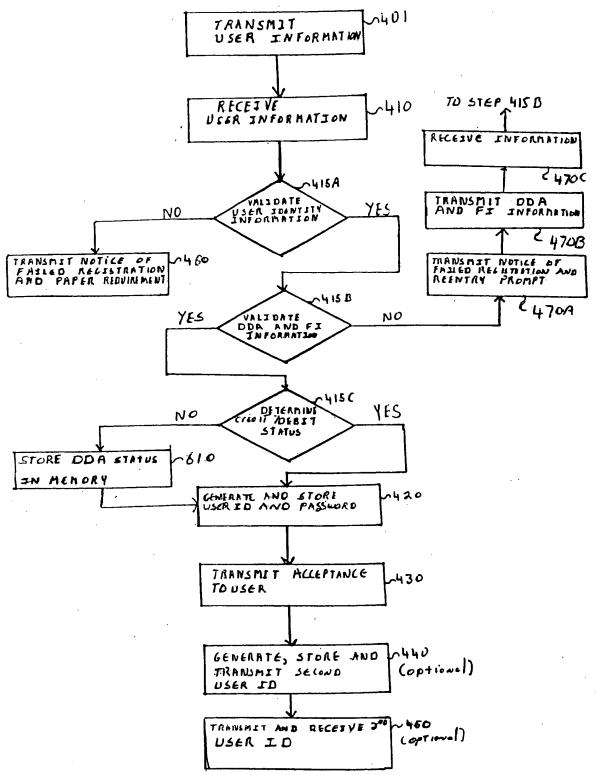


FIGURE 6



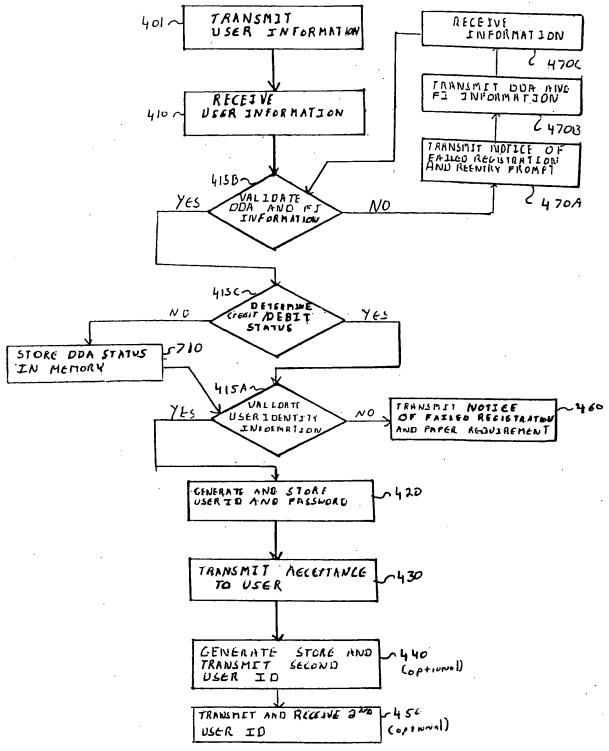
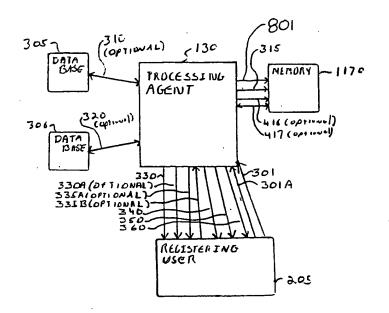


FIGURE T







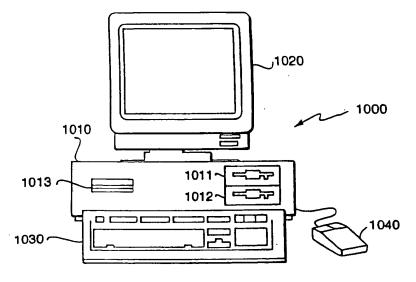


FIG. 9

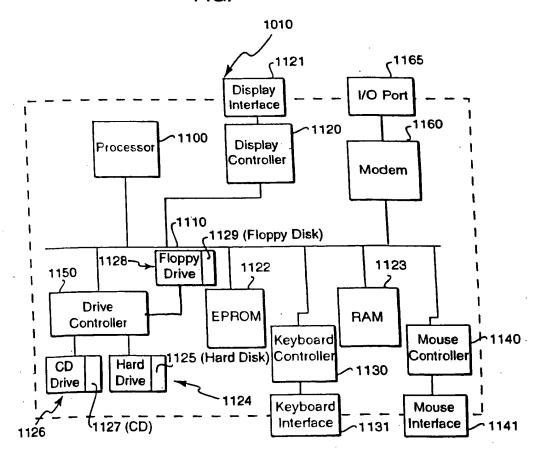


FIGURE 10



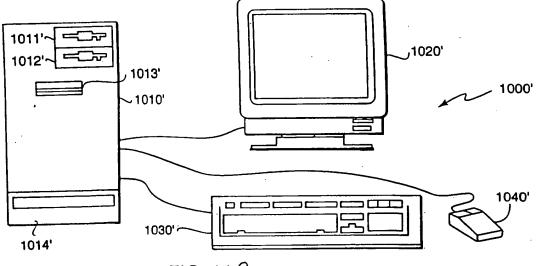


FIG. 11A

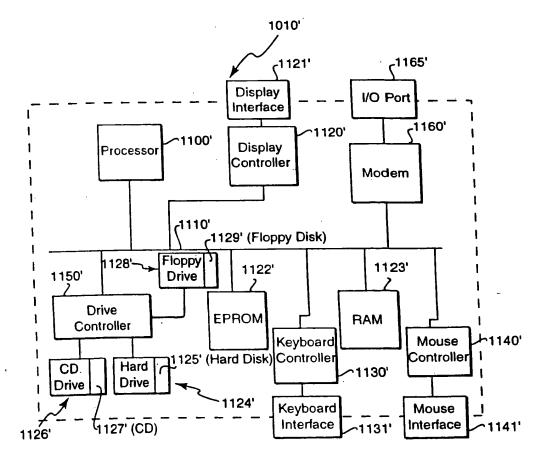


FIGURE 11B



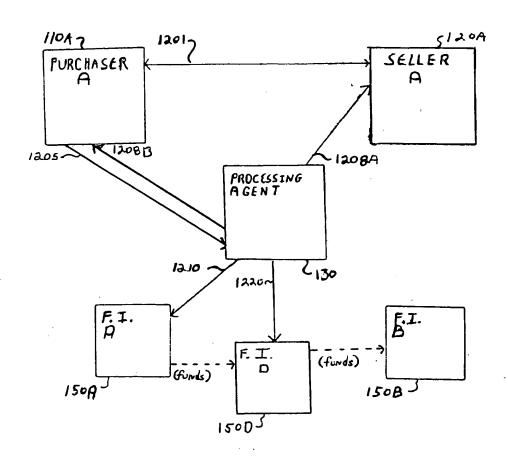
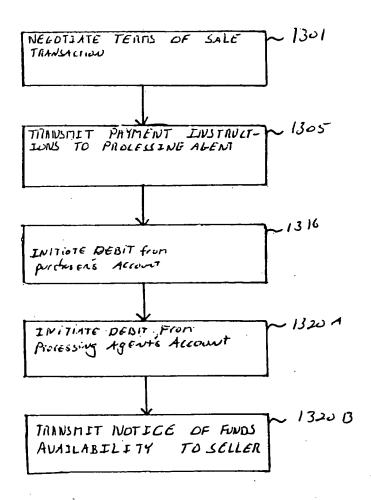
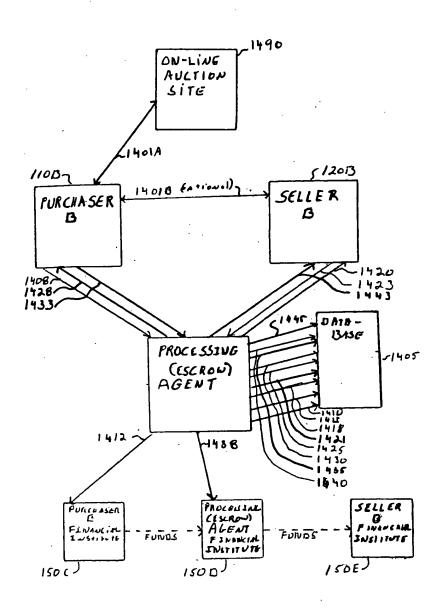


FIGURE 12











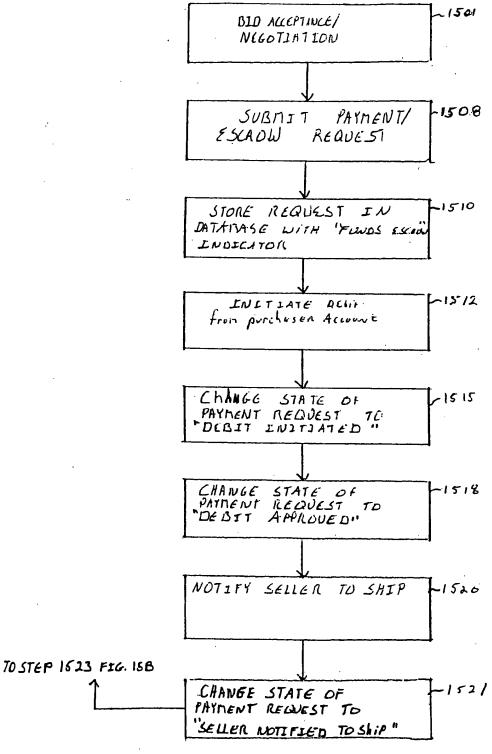


FIGURE 15A



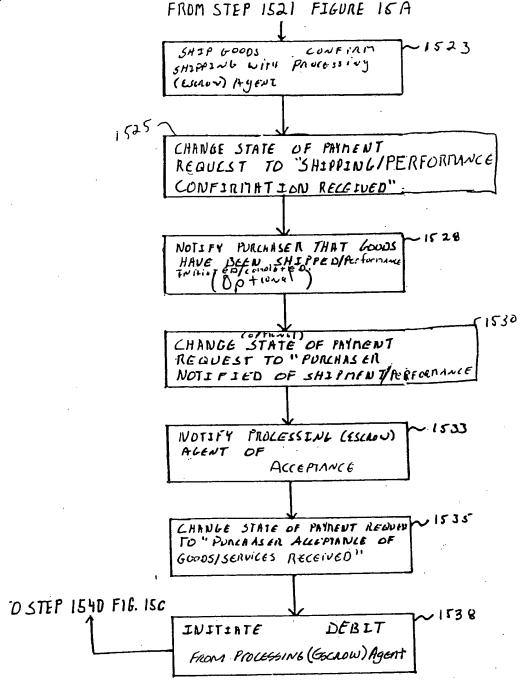
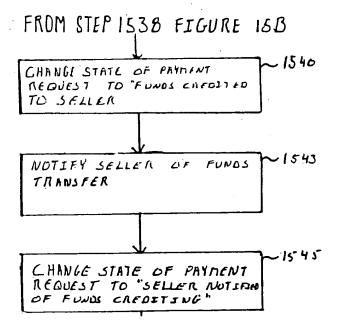


FIGURE 15B







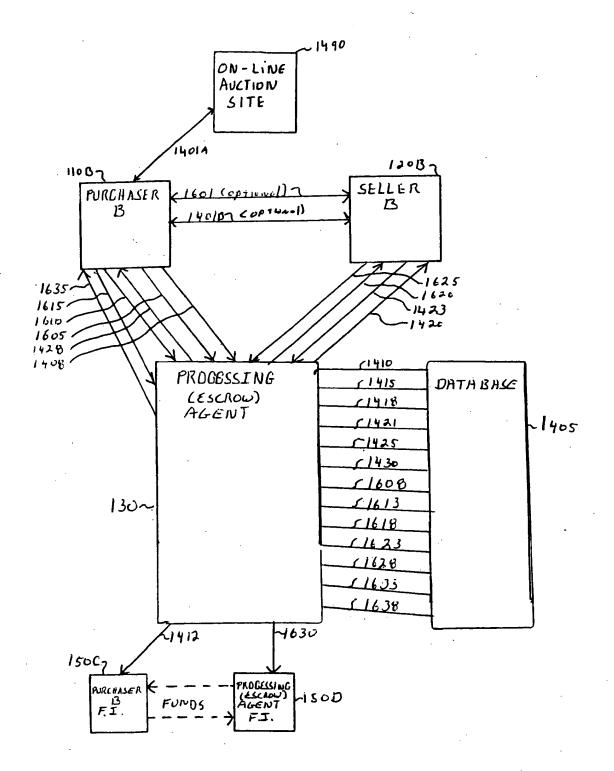


FIGURE 16



PURCHASER / SELLER

LOMMUNICATION

(OPTIONAL)

NOTIFY PROCESSING (EXAM)

AGENT OF DISPUTED

TRANSACTION/HOLD

CHANGE STATE OF PAYMENT

REQUEST TO "PURCHASER

HOLD OF TRANSACTION RECEIVED

TO STEP 1533 FIGURE 15B



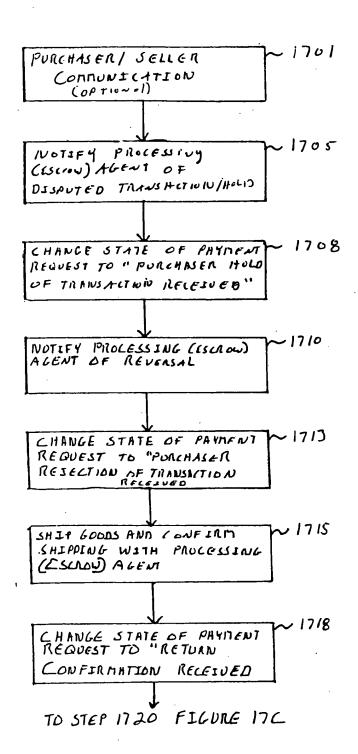
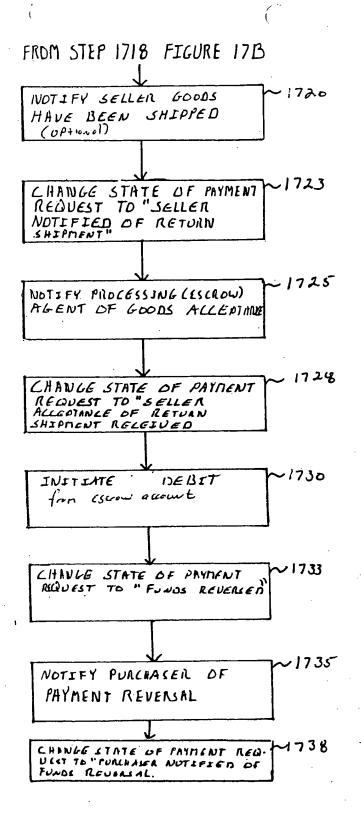
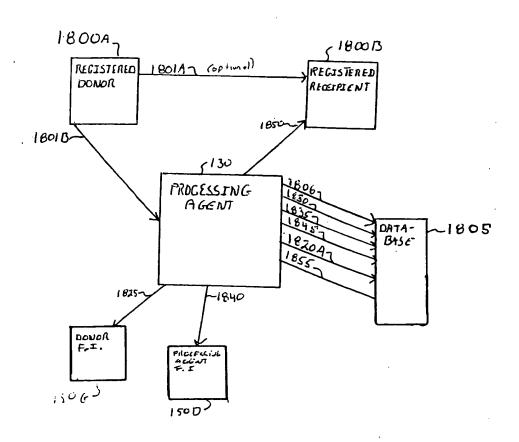


FIGURE 17B

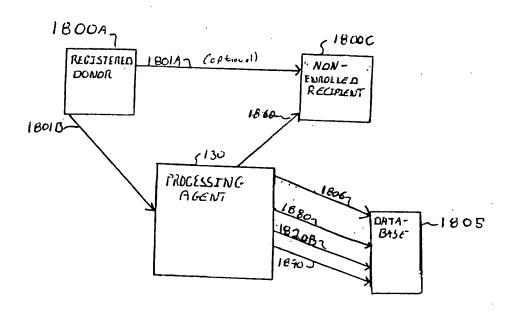














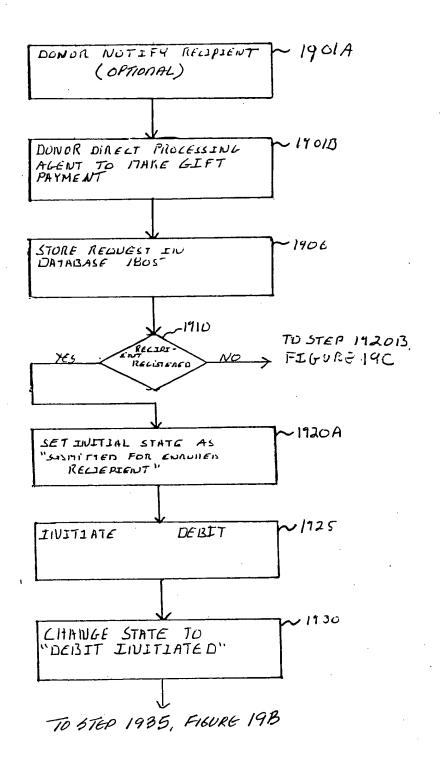
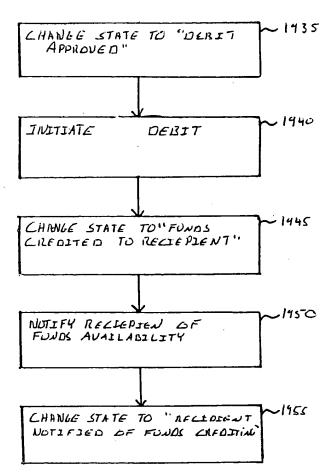


FIGURE 19 A



FROM SIED 1930, FIGURE 19A





FROM STEP 910 OF FIGURG 19A ~ 1920B SET INITIAL STATE AS "SOONITED FOR NON-CHROLLED RECEPTENT" -1960 NOTIFY/INVITE NON-ENROLLED RECIPIENT - 1761 CREATE AND STORE PENDING TRANSACTION -1965 RECISTER NON-ENROLLED RECIPIENT 1970 CHANGE STATE TO "SUNDITIED FOR ENLOLLED RECIPIENT"

FIGURE 19C

TO STEP 1925, FIGURE 19A



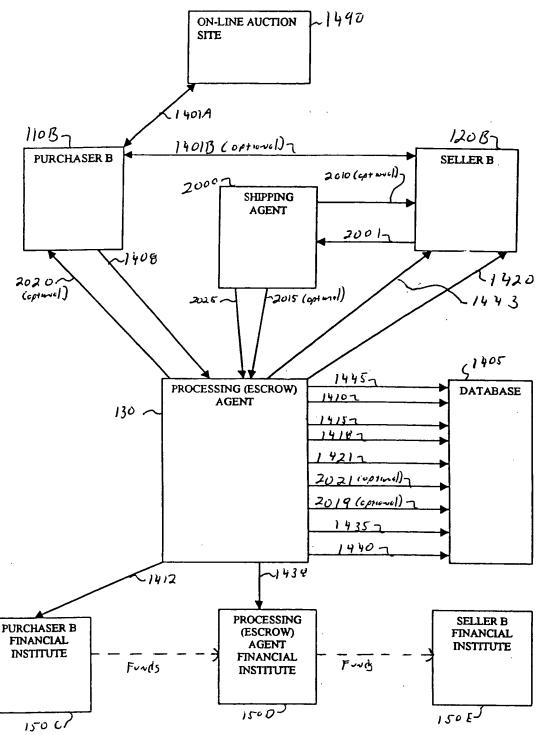


FIGURE 20



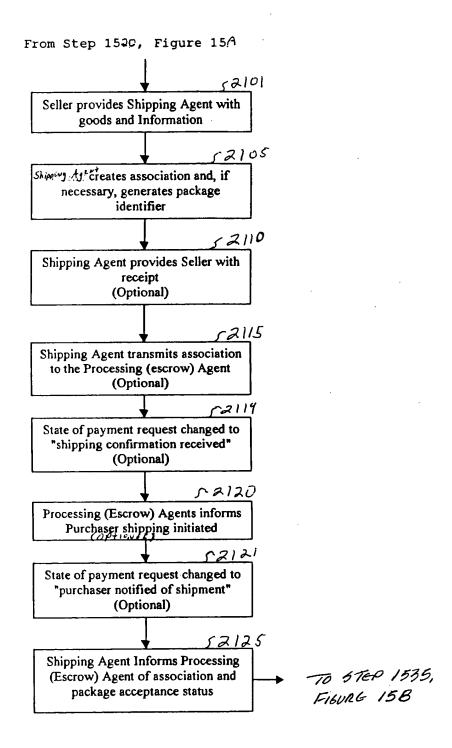


FIGURE 21



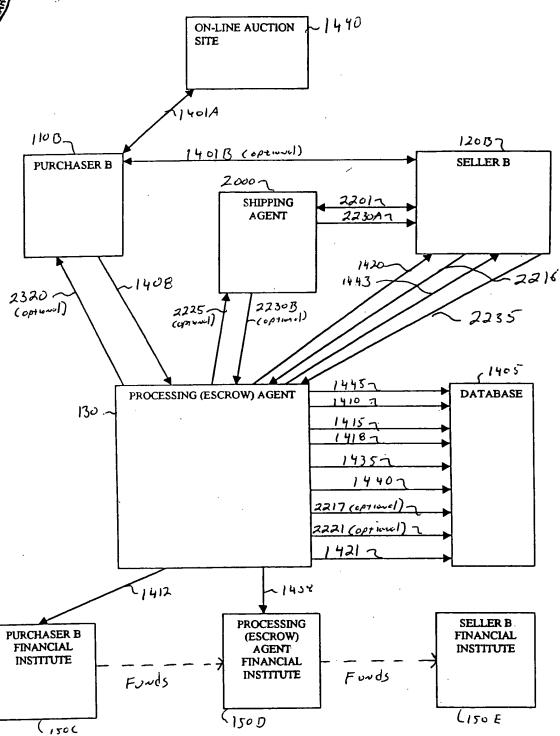


FIGURE 22



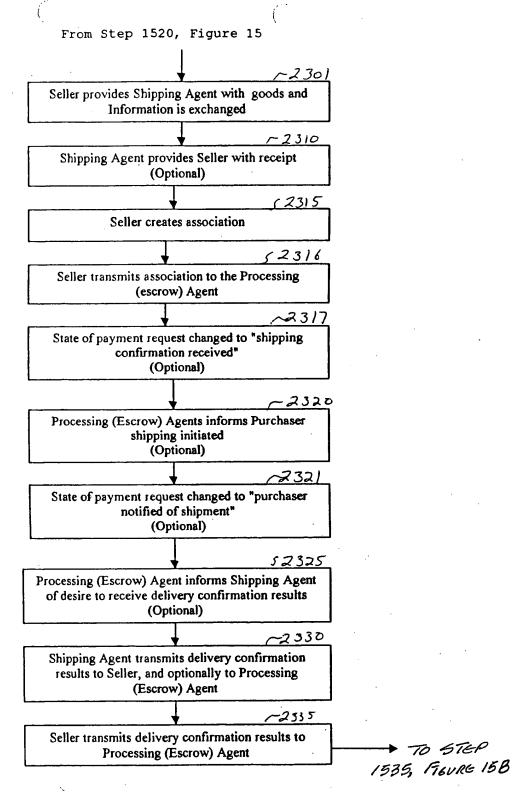


FIGURE 23

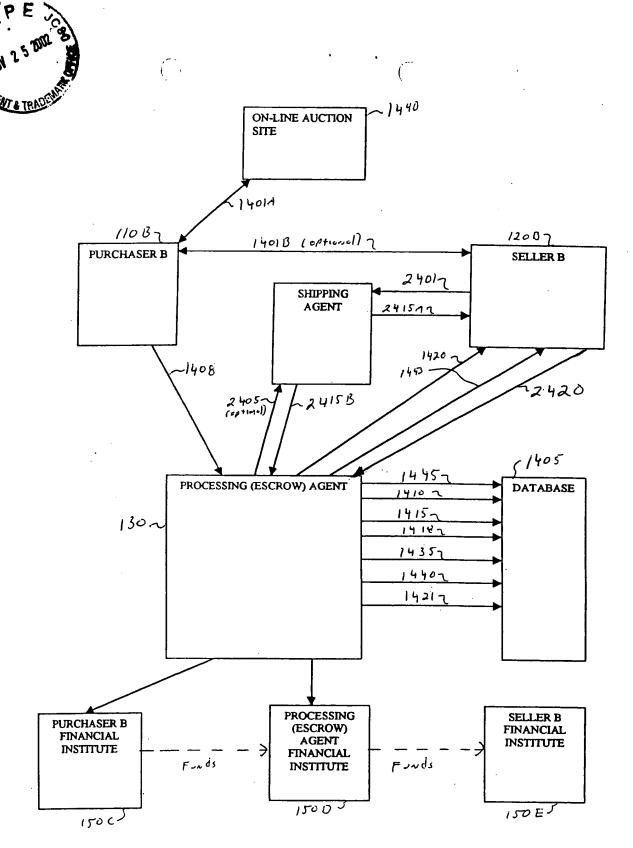
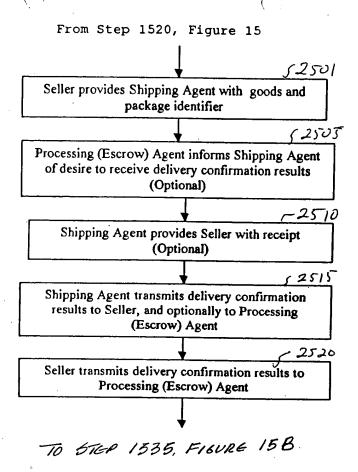
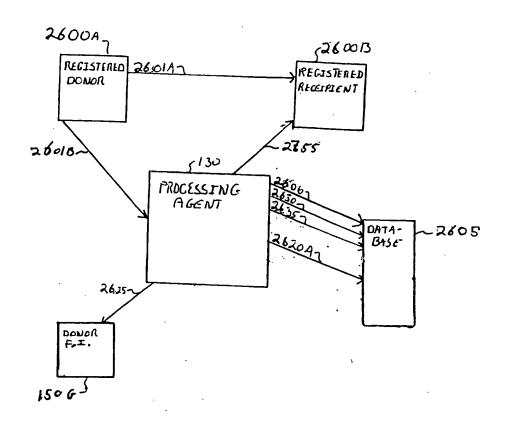


FIGURE 24











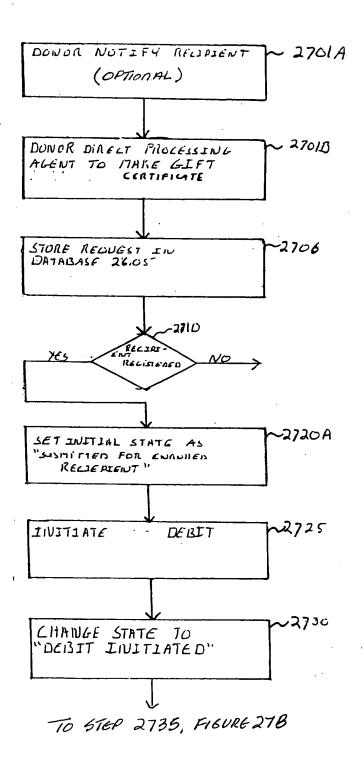


FIGURE 27A



